This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

What is claimed is:

1.   Canceled

2.   (Previously Withdrawn) The method of claim 1, wherein step comprises the steps of:

(a) transmitting from the consumer to the merchant computer an order for the product or service;

(b) transmitting from the merchant computer to the billing computer information relating to the order;

(c) transmitting from the billing computer to the merchant computer a transaction identification code; and

(d) transmitting from the merchant computer to the consumer the transaction identification code.

3.   (Previously Withdrawn) The method of claim 1, wherein step (1) comprises the steps of:

(a) transmitting from the consumer to the merchant an order for the product or service; and

(b) transmitting from the merchant computer to the consumer a transaction identification code.

4.   (Previously Withdrawn) The method of claim 1, wherein step (1) comprises the step of transmitting from the consumer to the billing computer an order for the product or service.

5.   (Previously Withdrawn) The method of claim 4, wherein steps (1) and (2) are combined into one transmission.

6.   (Previously Withdrawn) The method of claim 1, further comprising, prior to step (2), the step of transmitting from the billing computer to the consumer a description of the transaction.

7.   (Previously Withdrawn) The method of claim 1, wherein step (3) comprises the steps of:

    (a) transmitting an authorization request to a consumer billing authority; and

    (b) receiving an authorization response from the consumer billing authority.

8.   (Previously Withdrawn) The method of claim 1, wherein the authorization code comprises a billing account identifier.

9.   (Previously Withdrawn) The method of claim 8, wherein the authorization code further comprises a PIN.

10.   (Previously Withdrawn) The method of claim 9, wherein:

    the PIN is associated with a predetermined restriction for the consumer; and

    wherein step (3) includes the step of considering the predetermined restriction.

11. (Previously Withdrawn) The method of claim 1, wherein step (4) comprises the step of delivering the product or service to the consumer.

12. (Previously Withdrawn) The method of claim 11, wherein step (4) further comprises the step of transmitting from the merchant computer to the billing computer an acknowledgment of the delivery of the product or service indicating the status of the delivery.

13. (Previously Withdrawn) The method of claim 12, further comprising the step of charging the transaction to the consumer billing account only if the delivery acknowledgment indicates that the delivery of the product or service was successful.

14. (Previously Withdrawn) The method of claim 1, wherein step (4) comprises the steps of:

(a) transmitting from the consumer to the billing computer a first consumer identifier;

(b) transmitting from the billing computer to the merchant computer the first consumer identifier;

(c) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;

(d) comparing the first consumer identifier and the second consumer identifier; and

(e) delivering the product or service to the consumer if the first consumer identifier matches the second consumer identifier.

15. (Previously Withdrawn) The method of claim 1, wherein step (4) comprises the steps of:

(a) transmitting from the consumer to the billing computer a first consumer identifier;

(b) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;

(c) transmitting from the merchant computer to the billing computer a fulfillment approval request and the second consumer identifier;

(d) comparing the first consumer identifier and the second consumer identifier;

(e) if the first consumer identifier matches the second consumer identifier, transmitting from the billing computer to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction, and otherwise transmitting a fulfillment approval response indicating denial to fulfill the transaction; and

(f) delivering the product or service to the consumer if the fulfillment approval response indicates approval to fulfill the transaction.

16. (Previously Withdrawn) The method of claim 14 or 15, wherein the first consumer identifier and the second consumer identifier identify only the consumer's connection to the computer network.

17. (Previously Withdrawn) The method of claim 14 or 15, wherein the first consumer identifier and the second consumer identifier comprise a digital certificate.

18.   (Previously Withdrawn) A method of conducting a transaction between a consumer, a merchant computer, and a billing computer connected together over a computer network, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1)   transmitting from the consumer to the merchant computer an order for the product or service;

(2)   transmitting from the merchant computer to the billing computer information relating to the order;

(3)   transmitting from the billing computer to the merchant computer a transaction identification code;

(4)   transmitting from the merchant computer to the consumer the transaction identification code;

(5)   transmitting from the billing computer to the consumer a description of the transaction;

(6)   transmitting from the consumer to the billing computer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;

(7)   the billing computer determining whether to approve the transaction by considering the authorization code;

(8)   transmitting from the billing computer to the merchant computer the first consumer identifier;

(9) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;

(10) comparing the first consumer identifier and the second consumer identifier; and

(11) delivering the product from the merchant computer to the consumer if the billing computer approves the transaction and the first consumer identifier matches the second consumer identifier; and

wherein the merchant computer does not receive information identifying the consumer billing account.

19.   (Previously Withdrawn) A method of conducting a transaction between a consumer, a merchant computer, and a billing computer connected together over a computer network, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) transmitting from the consumer to the merchant computer an order for the product or service;

(2) transmitting from the merchant computer to the billing computer information relating to the order;

(3) transmitting from the billing computer to the merchant computer a transaction identification code;

(4) transmitting from the merchant computer to the consumer the transaction identification code;

(5) transmitting from the billing computer to the consumer a description of the transaction;

(6) transmitting from the consumer to the billing computer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;

(7) the billing computer determining whether to approve the transaction by considering the authorization code;

(8) transmitting from the consumer to the merchant computer an order fulfillment request and a second consumer identifier;

(9) transmitting from the merchant computer to the billing computer a fulfillment approval request and the second consumer identifier;

(10) comparing the first consumer identifier and the second consumer identifier;

(11) transmitting from the billing computer to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction if the first consumer identifier matches the second consumer identifier, and denial to fulfill the transaction otherwise; and

(12) delivering the product or service to the consumer if the billing computer approves the transaction and the fulfillment approval response indicates approval to fulfill the transaction; and

wherein the merchant computer does not receive information identifying the consumer billing account.

20.   Canceled

21.   (Currently Amended) ~~The method of claim 20, further comprising the steps of:~~ A method

of conducting a multiplicity of transactions between a consumer, at least one merchant

computer, and a billing computer connected together over a computer network, wherein

each transaction is for a product or service that the consumer purchases from one of the at

least one merchant computers, the method comprising:

(a) aggregating a ~~the~~ multiplicity of transactions that involve the consumer; and

(b) charging the aggregated multiplicity of transactions to a ~~the~~ consumer billing

account upon the occurrence of a specified event.

22.   (Currently Amended) The method of claim 21 ~~20~~, further comprising the steps of:

(c) directly charging those of the multiplicity of transactions that meet predetermined

criteria to the consumer billing account; and

(d) performing (a) and (b) for ~~aggregating~~ those of the multiplicity of transactions

that do not meet the predetermined criteria~~; and~~

~~charging the aggregated transactions to the consumer billing account only upon the~~

~~occurrence of a specified event~~.

23.   (Currently Amended) The method of claim 22 ~~20~~, further comprising the steps of:

obtaining from the consumer billing authority a pre-authorization that permits

charging a predetermined amount to the consumer billing account~~;~~

~~aggregating the multiplicity of transactions; and~~

~~charging the aggregated transactions to the consumer billing account upon the~~

~~occurrence of a specified event~~.

24. (Currently Amended) The method of claim 21 ~~20~~, further comprising the steps of:

obtaining from the consumer billing authority a pre-authorization that permits

charging a predetermined amount to the consumer billing account~~;~~

~~charging those of the multiplicity of transactions that meet predetermined criteria to~~

~~the consumer billing account;~~

~~aggregating those of the multiplicity of transactions that do not meet the~~

~~predetermined criteria; and~~

~~charging the aggregated transactions to the consumer billing account upon the~~

~~occurrence of a specified event~~.

25. (Previously Withdrawn) A method of conducting a transaction at a merchant computer

connected by a computer network to a consumer and a billing computer, wherein the

consumer purchases a product or service from the merchant computer by charging the

value of the product or service to a consumer billing account, the method comprising the

steps of:

(1) initiating the transaction for the product or service;

(2) receiving an approval indication for the transaction from the billing computer; and

(3) fulfilling the transaction if the billing computer approves the transaction; and

wherein the merchant computer does not receive information identifying the consumer

billing account.

26. (Previously Withdrawn) The method of claim 25, wherein step (1) comprises the steps of:

   (a) receiving an order for the product or service from the consumer;

   (b) transmitting information relating to the order to the billing computer;

   (c) receiving a transaction identification code from the billing computer; and

   (d) transmitting the transaction identification code to the consumer.

27. (Previously Withdrawn) The method of claim 25, wherein step (1) comprises the steps of:

   (a) receiving an order for the product or service from the consumer; and

   (b) transmitting a transaction identification code to the consumer.

28. (Previously Withdrawn) The method of claim 25, wherein step (3) comprises the step of

delivering the product or service to the consumer.

29. (Previously Withdrawn) The method of claim 28, wherein step (3) further comprises the

step of transmitting to the billing computer an acknowledgment of the delivery of the

product or service indicating the status of the delivery.

30. (Previously Withdrawn) The method of claim 25, wherein step (3) comprises the steps of:

   (a) receiving a first consumer identifier from the billing computer;

(b) receiving an order fulfillment request and a second consumer identifier from the consumer;

(c) comparing the first consumer identifier and the second consumer identifier; and

(d) delivering the product or service to the consumer only if the first consumer identifier matches the second consumer identifier.

31.   (Previously Withdrawn) The method of claim 25, wherein step (3) comprises the steps of:

(a) receiving an order fulfillment request and a consumer identifier from the consumer;

(b) transmitting to the billing computer a fulfillment approval request and the consumer identifier;

(c) receiving a fulfillment approval response from the billing computer; and

(d) delivering the product or service to the consumer if the fulfillment approval response indicates approval to fulfill the transaction.

32.   (Previously Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer purchases a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving an approval indication for the transaction from the billing computer;

(2) fulfilling the transaction if the billing computer approves the transaction; and

wherein the merchant computer does not receive information identifying the consumer

billing account.

33. (Previously Withdrawn) A method of conducting a transaction at a merchant computer

connected by a computer network to a consumer and a billing computer, wherein the

consumer purchases a product or service from the merchant computer by charging the

value of the product or service to a consumer billing account, the method comprising the

steps of:

(1) receiving an order for the product or service from the consumer;

(2) transmitting information relating to the order to the billing computer;

(3) receiving a transaction identification code from the billing computer;

(4) transmitting the transaction identification code to the consumer;

(5) receiving an approval indication for the transaction and a first consumer identifier

from the billing computer;

(6) receiving an order fulfillment request and a second consumer identifier from the

consumer;

(7) comparing the first consumer identifier and the second consumer identifier; and

(8) delivering the product to the consumer if the billing computer approves the

transaction and the first consumer identifier matches the second consumer identifier; and

wherein the merchant computer does not receive information identifying the consumer

billing account.

34. (Previously Withdrawn) A method of conducting a transaction at a merchant computer connected by a computer network to a consumer and a billing computer, wherein the consumer wishes to purchase a product or service from the merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving an order for the product or service from the consumer;

(2) transmitting information relating to the order to the billing computer;

(3) receiving a transaction identification code from the billing computer;

(4) transmitting the transaction identification code to the consumer;

(5) receiving an approval indication for the transaction from the billing computer;

(6) receiving an order fulfillment request and a consumer identifier from the consumer;

(7) transmitting a fulfillment approval request and the consumer identifier to the billing computer;

(8) receiving a fulfillment approval response from the billing computer;

(9) delivering the product or service to the consumer if the billing computer approves the transaction and the fulfillment approval response indicates approval to fulfill the transaction; and

wherein the merchant computer does not receive information identifying the consumer billing account.

35. (Previously Withdrawn) A merchant computer connected by a computer network to a consumer and a billing computer, comprising:

> a network interface for connecting to the computer network; and

> a controller for conducting a transaction with the consumer, wherein the controller conducts the transaction with the consumer upon receiving an approval code from the

billing computer,

wherein the merchant computer does not receive information identifying the consumer

billing account.

36. (Previously Withdrawn) The merchant computer of claim 35, further comprising a transaction memory for storing transaction information from the billing computer.

37. (Previously Withdrawn) The merchant computer of claim 35, further comprising a comparator for comparing consumer identifiers one received from the consumer and a second one received from the billing computer.

38. (Previously Withdrawn) The merchant computer of claim 35, wherein the controller performs the steps of:

> (1) initiating the transaction for the product or service;

> (2) receiving an approval indication for the transaction from the billing computer; and

> (3) fulfilling the transaction if the billing computer approves the transaction.

39. (Previously Withdrawn) The merchant computer of claim 36, wherein the controller performs the steps of:

    (1) initiating the transaction for the product or service;

    (2) storing information about the transaction in the transaction memory;

    (3) receiving an approval indication for the transaction from the billing computer;

    (4) storing the approval in the transaction memory; and

    (5) fulfilling the transaction if the billing computer approves the transaction.

40. (Previously Withdrawn) The merchant computer of claim 37, wherein the controller performs the steps of:

    (1) initiating the transaction for the product or service;

    (2) receiving an approval indication for the transaction from the billing computer;

    (3) receiving a first consumer identifier from the billing computer;

    (4) receiving an order fulfillment request and a second consumer identifier from the consumer;

    (5) comparing the first consumer identifier and the second consumer identifier using the comparator; and

    (6) delivering the product or service to the consumer if the billing computer approves the transaction and the first consumer identifier matches the second consumer identifier.

41. Canceled

42. (Previously Withdrawn) The method of claim 41, wherein step (1) comprises the steps of:

(a) receiving from the merchant computer information relating to an order for the product or service placed by the consumer; and

(b) transmitting to the merchant computer a transaction identification code.

43. (Previously Withdrawn) The method of claim 41, wherein step (1) comprises the step of receiving an order for the product or service from the consumer.

44. (Previously Withdrawn) The method of claim 43, wherein steps (1) and (2) occur substantially simultaneously.

45. (Previously Withdrawn) The method of claim 41, further comprising, prior to step (2), the step of transmitting to the consumer a description of the transaction.

46. (Previously Withdrawn) The method of claim 41, wherein step (3) comprises the steps of:

(a) transmitting an authorization request to the consumer billing authority; and

(b) receiving an authorization response from the consumer billing authority.

47. (Previously Withdrawn) The method of claim 41, wherein the authorization code comprises a billing account identifier.

48.   (Previously Withdrawn) The method of claim 47, wherein the authorization code further comprises a PIN.

49.   (Previously Withdrawn) The method of claim 48, wherein:

the PIN is associated with a predetermined restriction for the consumer; and

the step of determining whether to approve the transaction further includes considering the predetermined restriction.

50.   (Previously Withdrawn) The method of claim 41, wherein step (5) comprises the step of receiving from the merchant computer an acknowledgment that the merchant computer delivered the product or service to the consumer and indicating the status of the delivery.

51.   (Previously Withdrawn) The method of claim 50, further comprising the step of charging the transaction to the consumer billing account only if the delivery acknowledgment indicates that the delivery of the product or service was successful.

52.   (Previously Withdrawn) The method of claim 41, wherein step (5) comprises the steps of:

(a) receiving a consumer identifier from the consumer; and

(b) transmitting the consumer identifier to the merchant computer.

53.   (Previously Withdrawn) The method of claim 41, wherein step (5) comprises the steps of:

(a) receiving from the consumer a first consumer identifier;

(b) receiving from the merchant computer a fulfillment approval request and a second consumer identifier;

(c) comparing the first consumer identifier and the second consumer identifier; and

(d) if the first consumer identifier matches the second consumer identifier, transmitting to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction, and otherwise transmitting a fulfillment approval response indicating denial to fulfill the transaction.

54.   (Previously Withdrawn)   A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(2) determining whether to approve the transaction by considering the authorization code;

(3) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(4) fulfilling the transaction if the transaction is approved; and

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

55. (Previously Withdrawn) A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving from the merchant computer information relating to an order for the product or service placed by the consumer;

(2) transmitting to the merchant computer a transaction identification code;

(3) transmitting to the consumer a description of the transaction;

(4) receiving from the consumer an authorization code for the transaction comprising a billing account identifier and a consumer identifier;

(5) determining whether to approve the transaction by considering the authorization code;

(6) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(7) transmitting to the merchant computer the consumer identifier; and

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

56. (Previously Withdrawn) A method of conducting a transaction at a billing computer connected to a computer network, wherein a consumer purchases a product or service from a merchant computer by charging the value of the product or service to a consumer billing account, the method comprising the steps of:

(1) receiving from the merchant computer information relating to an order for the product or service placed by the consumer;

(2) transmitting to the merchant computer a transaction identification code;

(3) transmitting to the consumer a description of the transaction;

(4) receiving from the consumer an authorization code for the transaction comprising a billing account identifier and a first consumer identifier;

(5) determining whether to approve the transaction by considering the authorization code;

(6) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(7) receiving from the merchant computer a fulfillment approval request and a second consumer identifier;

(8) comparing the first consumer identifier and the second consumer identifier;

(9) transmitting to the merchant computer a fulfillment approval response indicating approval to fulfill the transaction if the first consumer identifier matches the second consumer identifier, and denial to fulfill the transaction otherwise; and

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

57. Canceled

58. (Currently Amended) ~~The method of claim 57, further comprising the steps of:~~ A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases from at least one merchant computer; and

the method comprises the step of conducting each of the multiplicity of transactions according to a method that comprises:

(1) initiating the transaction for the product or service;

(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) fulfilling the transaction if the transaction is approved;

(6) aggregating the multiplicity of transactions; and

(7) charging the aggregated multiplicity of transactions to the consumer billing account upon the occurrence of a specified event;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

59.　(Currently Amended) ~~The method of claim 57, further comprising the steps of:~~ A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases from at least one merchant computer; and

the method comprises the step of conducting each of the multiplicity of transactions according to a method that comprises:

(1) initiating the transaction for the product or service;

(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) fulfilling the transaction if the transaction is approved;

(6) charging those of the multiplicity of transactions that meet predetermined criteria to the consumer billing account;

(7) aggregating those of the multiplicity of transactions that do not meet the predetermined criteria; and

(8) charging the aggregated transactions to the consumer billing account upon the occurrence of a specified event;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

60. (Currently Amended) ~~The method of claim 57, further comprising the steps of:~~ A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases from at least one merchant computer; and

the method comprises the step of conducting each of the multiplicity of transactions according to a method that comprises:

(1) initiating the transaction for the product or service;

(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) fulfilling the transaction if the transaction is approved;

(6) obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account;

(7) aggregating the multiplicity of transactions; and

(8) charging the aggregated transactions to the consumer billing account upon the occurrence of a specified event;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

61.   (Currently Amended) ~~The method of claim 57, further comprising the steps of:~~ A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases from at least one merchant computer; and

the method comprises the step of conducting each of the multiplicity of transactions according to a method that comprises:

(1) initiating the transaction for the product or service;

(2) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(3) determining whether to approve the transaction by considering the authorization code;

(4) transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5) fulfilling the transaction if the transaction is approved;

(6) obtaining from the consumer billing authority a pre-authorization that permits charging a predetermined amount to the consumer billing account;

(7) charging those of the multiplicity of transactions that meet predetermined criteria to the consumer billing account;

(8) aggregating those of the multiplicity of transactions that do not meet the predetermined criteria; and

(9) charging the aggregated transactions to the consumer billing account upon the occurrence of a specified event;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

62. (Previously Withdrawn) A billing computer connected to a consumer and a merchant computer by a computer network, comprising:

a network interface for connecting to the computer network;

a consumer billing authority interface for connecting to a consumer billing authority;

a transaction memory for storing transaction information;

an account database for storing consumer account information;

a comparator for determining whether to approve transactions;

a controller for conducting a transaction including the purchased of a product or

service by charging the value of the product or service to a consumer billing account; and

wherein the billing computer does not transmit information identifying the consumer

billing account to the merchant computer and does not receive information identifying the

consumer billing account from the merchant computer.

63.   (Previously Withdrawn) The billing computer of claim 62, further comprising a predefined

database containing predefined transaction descriptions.

64.   (Previously Withdrawn) The billing computer of claim 62, further comprising an

aggregation memory for storing previously completed transactions that are to be aggregated

together into one or more billing events for submission to the consumer billing authority.

65.   (Previously Withdrawn) The billing computer of claim 62, wherein the controller performs

the steps of:

      (1) initiating the transaction for the product or service;

      (2) storing information about the transaction in the transaction memory;

      (3) receiving an authorization code from the consumer indicating authorization to

conduct the transaction;

      (4) determining whether to approve the transaction using the computer by considering

the authorization code and the consumer account information in the account database; and

      (5) if the transaction is approved, performing the further steps of:

(6) transmitting approval to conduct the transaction to the merchant computer;

(7) fulfilling the transaction; and

(8) communicating with the consumer billing authority to charge the transaction to the consumer billing account.

66.   (Previously Withdrawn) The billing computer of claim 63, wherein the controller performs the steps of:

(1) initiating the transaction for the product or service based upon a predefined transaction description in the predefined database;

(2) storing information about the transaction in the transaction memory;

(3) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(4) determining whether to approve the transaction by considering the authorization code and the consumer account information in the account database; and

(5) if the transaction is approved, performing the further steps of:

(6) transmitting approval to conduct the transaction to the merchant computer;

(7) fulfilling the transaction; and

(8) communicating with the consumer billing authority to charge the transaction to the consumer billing account.

67.   (Previously Withdrawn) The billing computer of claim 64, wherein the controller performs the steps of:

(1) initiating the transaction for the product or service;

(2) storing information about the transaction in the transaction memory;

(3) receiving an authorization code from the consumer indicating authorization to conduct the transaction;

(4) determining whether to approve the transaction by considering the authorization code and the consumer account information in the account database;

(5) if the transaction is approved, performing the steps of:

(a) transmitting approval to conduct the transaction to the merchant computer; and

(b) fulfilling the transaction; and

wherein the controller performs the further steps of:

(6) storing the transaction in the aggregation memory;

(7) aggregating into an aggregate total the transaction with one or more previously completed transactions stored in the aggregation memory; and

(8) communicating with the consumer billing authority to charge the aggregate total to the consumer billing account as one or more billing events.

68. (New)   A method of charging for a multiplicity of online transactions that involve a consumer, the method comprising:

(a) aggregating a multiplicity of transactions that involve the consumer; and

(b) charging the aggregated multiplicity of transactions to a consumer billing account upon the occurrence of a specified event.

69. (New) The method of claim 68, wherein the event comprises a total of the aggregated multiplicity of transactions exceeding a predetermined monetary value.

70. (New) The method of claim 68, wherein the event comprises a total number of the aggregated multiplicity of transactions exceeding a predetermined number.

71. (New) The method of claim 68, wherein the event comprises a total time period elapsed since a transaction exceeding a predetermined time period.

72. (New) The method of claim 68, further including determining if a new transaction exceeds a predetermined monetary value and aggregating the new transaction in (a) only when the new transaction does not exceed the predetermined monetary value.